

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

CARMELITA D WILLIAMS

Debtor(s)

Case No. 10-28895GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/17/2010.
- 2) The plan was confirmed on 02/03/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/13/2011, 02/20/2013, 11/17/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/20/2014, 03/09/2016.
- 5) The case was completed on 04/19/2016.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,692.00.
- 10) Amount of unsecured claims discharged without payment: \$63,611.77.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$96,994.50
Less amount refunded to debtor	\$31.19

NET RECEIPTS: **\$96,963.31**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,604.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,142.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,746.81**

Attorney fees paid and disclosed by debtor: \$526.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAS DEBT RECOVERY INC/AMERICA	Unsecured	642.00	NA	NA	0.00	0.00
ACCELERATED FINANCIAL++	Unsecured	1,337.00	NA	NA	0.00	0.00
AMERICAN CREDIT ACCEPTANCE D	Priority	NA	9,763.00	0.00	12,876.63	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	328.64	328.64	69.41	0.00
ASSET ACCEPTANCE CORP	Unsecured	303.00	352.81	352.81	74.51	0.00
CAVALRY PORTFOLIO SERVICES LL	Unsecured	170.00	NA	NA	0.00	0.00
CITIBANK**	Unsecured	257.00	NA	NA	0.00	0.00
CITY CO FEDERAL CREDIT UNION*	Unsecured	4,608.00	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	5,135.71	5,135.71	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	523.67	523.67	0.00
COLLECTION SERVICE CENTER INC	Unsecured	379.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	729.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	1,050.00	NA	454.38	454.38	111.90
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	1,272.53	1,272.53	268.75	0.00
FIRST NATIONAL COLLECTION	Unsecured	1,346.00	NA	NA	0.00	0.00
GMAC FINANCIAL NOW ALLY FINAN	Unsecured	2,138.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	5,131.00	5,271.39	5,271.39	5,271.39	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	196.63	196.63	41.53	0.00
MIDFIRST BANK SSB*	Secured	53,254.00	53,900.00	0.00	41,341.91	0.00
MIDFIRST BANK SSB*	Secured	0.00	6,935.61	6,935.61	6,935.61	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	486.00	485.97	485.97	102.63	0.00
PALISADES ACQUISITION/PALISADE	Unsecured	NA	416.73	416.73	88.01	0.00
PALISADES ACQUISITION/PALISADE	Unsecured	NA	4,889.32	4,889.32	1,032.58	0.00
PENN HILLS MUNICIPALITY (RE TAX	Secured	0.00	376.65	376.65	376.65	45.82
PENN HILLS MUNICIPALITY (RE TAX	Secured	0.00	321.67	321.67	321.67	0.00
PENN HILLS SD (PENN HILLS MUN) (I	Secured	3,798.00	2,065.73	2,065.73	2,065.73	214.42
PENN HILLS SD (PENN HILLS MUN) (I	Secured	0.00	1,389.32	1,389.32	1,389.32	0.00
PENN HILLS SD (PENN HILLS) (EIT)**	Priority	NA	589.09	589.09	589.09	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	10,128.00	10,128.07	10,128.07	2,138.95	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	13,886.00	13,886.56	13,886.56	2,932.70	0.00
US BANK NA - TRUSTEE	Unsecured	12,640.00	24,317.98	24,317.98	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPARTMENT OF HUD(*)++	Unsecured	NA	2,479.60	2,479.60	0.00	0.00
WESTLAKE FINANCIAL SERVICES*	Secured	4,505.00	4,246.13	4,246.13	4,246.13	567.40

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$41,341.91	\$0.00
Mortgage Arrearage	\$6,935.61	\$6,935.61	\$0.00
Debt Secured by Vehicle	\$4,246.13	\$4,246.13	\$567.40
All Other Secured	\$4,607.75	\$4,607.75	\$372.14
TOTAL SECURED:	\$15,789.49	\$57,131.40	\$939.54
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,519.86	\$24,396.49	\$0.00
TOTAL PRIORITY:	\$11,519.86	\$24,396.49	\$0.00
GENERAL UNSECURED PAYMENTS:	\$58,754.84	\$6,749.07	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,746.81</u>	
Disbursements to Creditors	<u>\$89,216.50</u>	
TOTAL DISBURSEMENTS :		<u>\$96,963.31</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/23/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.